

State Employees Group Insurance Program

Retiree Health Plan

Rounded Rates for FY 2025

Years of Service at Retirement (1)	Contribution Percentage	QCHP Coverage		HMO Coverage	
		Medicare	Non-Medicare	Medicare	Non-Medicare
		Total Rate =	Total Rate =	Total Rate =	Total Rate =
		\$565.05	\$1,399.91	\$755.68	\$1,358.28
0	100%	\$ 565.05	\$ 1,399.91	\$ 755.68	\$ 1,358.28
1	95%	\$ 536.79	\$ 1,329.91	\$ 717.89	\$ 1,290.36
2	90%	\$ 508.54	\$ 1,259.91	\$ 680.11	\$ 1,222.45
3	85%	\$ 480.29	\$ 1,189.92	\$ 642.32	\$ 1,154.53
4	80%	\$ 452.04	\$ 1,119.92	\$ 604.54	\$ 1,086.62
5	75%	\$ 423.78	\$ 1,049.93	\$ 566.76	\$ 1,018.71
6	70%	\$ 395.53	\$ 979.93	\$ 528.97	\$ 950.79
7	65%	\$ 367.28	\$ 909.94	\$ 491.19	\$ 882.88
8	60%	\$ 339.03	\$ 839.94	\$ 453.40	\$ 814.96
9	55%	\$ 310.77	\$ 769.95	\$ 415.62	\$ 747.05
10	50%	\$ 282.52	\$ 699.95	\$ 377.84	\$ 679.14
11	45%	\$ 254.27	\$ 629.95	\$ 340.05	\$ 611.22
12	40%	\$ 226.02	\$ 559.96	\$ 302.27	\$ 543.31
13	35%	\$ 197.76	\$ 489.96	\$ 264.48	\$ 475.39
14	30%	\$ 169.51	\$ 419.97	\$ 226.70	\$ 407.48
15	25%	\$ 141.26	\$ 349.97	\$ 188.92	\$ 339.57
16	20%	\$ 113.01	\$ 279.98	\$ 151.13	\$ 271.65
17	15%	\$ 84.75	\$ 209.98	\$ 113.35	\$ 203.74
18	10%	\$ 56.50	\$ 139.99	\$ 75.56	\$ 135.82
19	5%	\$ 28.25	\$ 69.99	\$ 37.78	\$ 67.91
20+	0%	\$ -	\$ -	\$ -	\$ -

(1) The rates shown for less than 8 years of service apply to survivors prior to April 1, 2012..